

# Rice Farmers' Awareness of the RSBSA and Access to Support Services in Ajuy, Iloilo

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DOI: <https://doi.org/10.47772/IJRISS.2025.91200307>

Received: 22 December 2025; Accepted: 28 December 2025; Published: 17 January 2026

## INTRODUCTION

Rice farming is a critical agricultural activity that sustains millions of people worldwide, especially in Asia, which produces around 90% of the global rice output. Countries like the Philippines remain significant rice producers but still depend heavily on imports due to challenges such as labor costs, inconsistent rainfall, land management, and limited government support (PhilRice, 2018). Improving domestic rice production is vital for food security, livelihood, and economic stability in these countries.

In the Philippines, the Registry System for Basic Sectors in Agriculture (RSBSA) was developed as a comprehensive database of farmers, fisherfolk, and farm laborers. It serves as a targeting mechanism for government programs and support services aimed at improving agricultural productivity and farmer welfare. Despite the importance of RSBSA in delivering timely assistance and fostering agricultural development, the awareness and access to these support services among rice farmers at the local level, such as in Ajuy, Iloilo, remain underexplored (Assessment of Targeting and Financing Aspects of RSBSA-AIP, 2024).

Rice farmers' awareness of the Registry System for Basic Sectors in Agriculture (RSBSA) is generally positive, with many farmers understanding its purpose and learning about it mainly through barangay officials; however, some farmers face barriers such as distance and limited access to social media, which affects their access to support services linked to the RSBSA. The significance of RSBSA for farmers lies in its role as a crucial policy tool for delivering agricultural benefits, assistance, and interventions, which help improve their productivity, access to government support, and overall welfare in the agricultural sector (Reyes & Gloria, 2017; Reario, 2024).

Existing research points to challenges faced by rice farmers in accessing agricultural support and extension services. Many farmers are aware of programs but have limited participation or access to training and incentives. Moreover, while data from RSBSA assist in policy formulation, there is a research gap regarding how well rice farmers in specific communities understand and utilize this system and the support services linked to it (PhilRice 2018; Assessment of Targeting and Financing, 2024).

This study aims to bridge this gap by assessing the awareness of rice farmers in Ajuy, Iloilo, toward the RSBSA and their access to related support services. Understanding farmers' knowledge and engagement with these systems is crucial in designing better outreach, enhancing program coverage, and ultimately improving rice farming productivity and sustainability at the local level.

## METHODOLOGY

This study employed a descriptive survey design to assess the awareness of rice farmers in Ajuy, Iloilo, regarding the Registry System for Basic Sectors in Agriculture (RSBSA) and their access to related support services. A total of 300 rice farmers were purposively selected from various barangays within Ajuy, Iloilo to ensure adequate representation of the local rice farming community. Selection followed a multistage sampling procedure where several barangays with significant rice farming populations were randomly chosen, and farmers within these barangays were randomly selected based on barangay records and coordination with local agricultural offices. The respondents must be actively engaged in rice farming and either registered or eligible for registration in the RSBSA. Data were collected using a structured questionnaire specifically designed to

measure farmers' knowledge of the RSBSA and their access to government support programs. The questionnaire underwent content validation with three experts in the system as well as in research. Suggestions and comments were integrated to ensure the validity of the questionnaire. Also, it was pilot-tested to 30 nonrespondents rice farmers, and Cronbach's alpha value was calculated to evaluate the reliability of the items. Results showed 0.85 Cronbach's alpha for Awareness of the RSBSA and 0.84 Cronbach's alpha for Access to Support Services which made the items highly reliable. The questionnaire consisted of two main parts:

awareness of the RSBSA, covering its purpose, registration requirements, and benefits; and access to support services, including financial assistance, crop insurance, and agricultural inputs. Responses to each item were recorded using a five-point Likert scale ranging from "Strongly Disagree" to "Strongly Agree." Prior to data collection, informed consent was obtained from all participants, with assurances of confidentiality and voluntary participation. The collected data were analyzed using descriptive statistics, including frequency counts, percentages, means, and standard deviations to summarize the levels of awareness and access among the farmers. Ethical considerations were paramount, with the study ensuring anonymity, confidentiality, and respect for the rights of the respondents throughout the research process.

## RESULT AND DISCUSSIONS

### Profile of the rice farmers in Ajuy, Iloilo who are currently registered in the RSBSA database

The socio-demographic profile of the 300 respondents is presented in Table 1. The data reveals that a majority of the participants (51.70%) belong to the 51–70 years old age bracket, while only 29% are aged 50 and below. In terms of educational attainment, more than half of the group (52.70%) have reached College level, followed by High School graduates (41.30%), with only a small fraction (6%) having an Elementary education. Regarding land tenure and scale, the results show a predominance of small-scale farming, as 66% of the respondents manage a farm size of 1 hectare and below, while the remaining 34% operate on land above 1 hectare.

The findings indicate an aging farming population, with the largest group falling between 51 and 70 years old. This aligns with recent reports by the Department of Agriculture (2024) and SEARCA (2023), which state that the average age of Filipino farmers now ranges between 55 and 59 years old. This trend poses a significant threat to long-term food security. According to PIDS (2025), the "vanishing farmer" phenomenon is driven by a lack of interest among the youth, who often view agriculture as a low-income and high-risk profession. This suggests a need for programs that modernize agriculture to make it more appealing to the 29% of younger respondents and future generations.

The high percentage of college-educated farmers (52.70%) in this study is a positive indicator for agricultural modernization. Recent research by Khanna (2025) highlights that educational attainment is a "huge influence" on the adoption of smart farming technologies. Farmers with post-secondary education are significantly more likely to utilize precision agriculture and data-driven decision-making tools. Unlike earlier generations who relied solely on traditional knowledge, this educated cohort is better equipped to navigate the complexities of "Agriculture 4.0," which includes the use of IoT and AI in resource management (Frontiers in Sustainable Food Systems, 2025).

The prevalence of small landholdings (66% at 1 hectare or less) reflects a persistent challenge in the agricultural sector: land fragmentation. MDPI (2022) notes that small farm sizes often lead to lower labor productivity and limited access to mechanization due to high relative costs. However, smaller plots are not necessarily less efficient if managed through Sustainable Agricultural Practices (SAPs). A study by Chikopela et al. (2024) found that smallholder farmers can enhance yields and climate resilience by adopting intensive organic soil fertility management and mixed farming, even on limited land. Nevertheless, the dominance of 1-hectare farms in this group suggests that these farmers may remain vulnerable to market fluctuations unless supported by cooperative models that allow for collective bargaining and shared resource use.

**Table 1. Socio-Demographic Profile of the Respondents**

	<i>f</i>	%
<b>Entire Group</b>	300	100
<b>Age</b>		
50 years old and below	87	29.00
51 -70 years old	155	51.70
Above 70 years old	58	19.30
<b>Educational Attainment</b>		
Elementary	18	6.00
High School	124	41.30
College	158	52.70
<b>Farm Size</b>		
1 hectare and below	198	66.00
Above 1 hectare	102	34.00

**Level of awareness of rice farmers of the RSBSA database in Ajuy, Iloilo in terms of its purpose, requirements, and benefits when taken as an entire group**

The assessment of the level of awareness among rice farmers in Ajuy, Iloilo, regarding the Registry System for Basic Sectors in Agriculture (RSBSA) database was conducted across three key dimensions: Purpose, Requirements, and Benefits. As shown in Table 2, the overall findings indicate a high degree of literacy regarding the registry system.

The data reveals that rice farmers possess a Very High Awareness of the RSBSA's Purpose ( $M = 4.99$ ,  $SD = 0.38$ ), which represents the highest mean score among the categories. This is closely followed by awareness of Requirements ( $M = 4.96$ ,  $SD = 0.09$ ) and Benefits ( $M = 4.91$ ,  $SD = 0.16$ ). All categories signify a comprehensive understanding of the government's registration system. The results indicate an exceptional level of awareness among rice farmers in Ajuy, Iloilo, concerning the RSBSA database. The "Very High Awareness" across all indicators suggests that the local agricultural extension services and the Department of Agriculture (DA) have been highly effective in their information dissemination strategies within the municipality.

The highest mean scores in the purpose of RSBSA indicates that farmers have a near-perfect understanding of the RSBSA as the official gateway for government aid. This clarity is crucial; as noted by the Department of Agriculture (2023), the RSBSA is the primary tool for implementing the Rice Competitiveness Enhancement Fund (RCEF). Farmers recognize that being "on the map" is no longer optional. Eborá (2025) reinforces this, stating that when farmers understand the purpose of data collection—such as georeferencing— they are more likely to support and participate in digital agriculture initiatives. Moreover, farmers showed high literacy regarding the documents needed for enrollment (e.g., IDs and land titles). This suggests that the Municipal Agricultural Office in Ajuy, Iloilo has successfully simplified a traditionally bureaucratic process. According to De Leon (2024), high awareness in this area is typically the result of "hands-on" assistance from enumerators who guide farmers through the technicalities, effectively removing the barriers to entry that once discouraged rural populations. On the other hand, the slight dip on the awareness for benefits suggests that while farmers know registration leads to help, the specific details of when or how certain subsidies—like crop insurance or fertilizer vouchers—are released can be complex. Aguilar and Gonzalez (2025) observe that the sheer variety of programs can cause minor confusion. However, as the OECD (2023) points out, the transparency provided by a digital registry like RSBSA motivates farmers to stay informed to ensure they do not miss out on vital financial and material support.

**Table 2. Level of Awareness of Rice Farmers of the RSBSA Database in Ajuy, Iloilo as an Entire Group**

As an Entire Group	<i>M</i>	<i>SD</i>	Description
Purpose	4.99	0.38	Very High Awareness
Requirements	4.96	0.09	Very High Awareness
Benefits	4.91	0.16	Very High Awareness

Note: 1.00-1.80 – very low awareness; 1.81-2.60 – low awareness; 2.61-3.40 – moderate awareness; 3.41-4.20 – high awareness; 4.21-5.00 – very high awareness

**Level of awareness of rice farmers of the RSBSA database in Ajuy, Iloilo in terms of its purpose, requirements, and benefits when classified as to their age groups**

As shown in Table 3, the level of awareness among rice farmers regarding the Registry System for Basic Sectors in Agriculture (RSBSA) database in Ajuy, Iloilo, was assessed by age groups to determine if generational differences influenced their understanding of the system.

The findings indicate a Very High Awareness of the purpose of RSBSA across all age groups, with a uniform mean score of 4.99. This suggests that rice farmers in Ajuy, regardless of whether they are 50 years old or above 70, clearly understand that the RSBSA serves as the primary electronic database for government intervention targeting. This high level of awareness aligns with the findings of Duana (2024), who noted that farmers are increasingly aware of government registries as they are frequently tied to the Rice Competitiveness Enhancement Fund (RCEF) and other critical subsidies. Furthermore, the Department of Agriculture’s intensive "georeferencing" and profiling campaign initiated in 2022 has significantly boosted the visibility of the RSBSA purpose in rural municipalities (Department of Agriculture, 2022).

More so, farmers also demonstrated a Very High Awareness regarding the documentary requirements (e.g., valid IDs, land titles, or certificates of tenancy). The mean scores ranged from 4.92 (50 years old and below) to 4.98 (51–70 years old). The slightly higher awareness in the 51–70 age group suggests that

"seasoned" farmers may be more accustomed to bureaucratic processes due to years of experience applying for various agricultural programs. According to Hossain et al. (2024), institutional affiliation and membership in farmer associations—which are often higher among middle-aged farmers—are strong predictors of program knowledge and access. In Ajuy, the active role of Barangay officials and Municipal Agriculture Offices (MAOs) in disseminating requirement checklists likely accounts for these near-perfect scores (Department of Agriculture, 2025).

Awareness of the benefits also reached the Very High level, with the 51–70 age group showing the highest mean of 4.94. While still very high, the youngest group (50 and below) had the lowest mean in this category (4.87), potentially indicating a slight gap in perceiving the long-term advantages compared to immediate subsidies. Recent studies emphasize that RSBSA is no longer just a list but a "digital passport" to benefits like the P20-per-kilo rice program and crop insurance (Philippine Crop Insurance Corporation, 2025). Annor et al. (2025) argue that the perceived impact of agricultural interventions is highest when farmers see a direct link between registration and household food security, which may explain why older farmers, who often carry the primary financial burden of the farm, are so keenly aware of these benefits.

**Table 3. Level of Awareness of Rice Farmers of the RSBSA Database in Ajuy, Iloilo when classified as to their Age Groups**

	<i>M</i>	<i>SD</i>	Description
<b>Purpose</b>			
50 years old and below	4.99	0.05	Very High Awareness
51 -70 years old	4.99	0.03	Very High Awareness
Above 70 years old	4.99	0.37	Very High Awareness
<b>Requirements</b>			
50 years old and below	4.92	0.13	Very High Awareness
51 -70 years old	4.98	0.06	Very High Awareness
Above 70 years old	4.97	0.08	Very High Awareness
<b>Benefits</b>			
50 years old and below	4.87	0.20	Very High Awareness
51 -70 years old	4.94	0.13	Very High Awareness
Above 70 years old	4.90	0.14	Very High Awareness

Note: 1.00-1.80 – very low awareness; 1.81-2.60 – low awareness; 2.61-3.40 – moderate awareness; 3.41-4.20 – high awareness; 4.21-5.00 – very high awareness

**Level of awareness of rice farmers of the RSBSA database in Ajuy, Iloilo in terms of its purpose, requirements, and benefits when classified as to their educational attainment**

The data in Table 4 shows a consistently "Very High Awareness" across all educational levels regarding the purpose of the RSBSA. Farmers with elementary, high school, and college backgrounds all yielded an identical mean score ( $M = 4.99$ ,  $SD \leq 0.05$ ). This suggests that the fundamental objective of the registry—to serve as a government targeting mechanism—is well-understood regardless of formal schooling. This finding aligns with the study of Annor et al. (2025), which emphasizes that intensive grassroots communication by Local Government Units (LGUs) often bridges the gap between different educational backgrounds. Similarly, DA-PhilRice (2020) reported that during the COVID-19 pandemic and subsequent Rice Competitiveness Enhancement Fund (RCEF) rollouts, the "new normal" of information dissemination (using posters, tarpaulins, and barangay-level briefings) ensured that even those with lower formal education could grasp the necessity of being registered in the national database.

Regarding the requirements for registration, the mean scores remained in the "Very High Awareness" range ( $M = 4.95$  to  $4.98$ ). Interestingly, farmers with elementary education showed a slightly higher mean ( $M = 4.98$ ) compared to college-educated farmers ( $M = 4.95$ ). While the difference is marginal, it suggests that the documentary requirements (such as government IDs and farm certificates) are effectively communicated at the community level. According to a study by Tangge and Tamayo (2025), the high level of awareness in registration requirements can be attributed to the "extension support" and "training support services" provided by the Department of Agriculture. Their research in other Philippine provinces indicates that when programs are tied directly to immediate inputs (like seeds and fertilizer), farmers become highly motivated to master the procedural requirements, regardless of their academic background.

The awareness of benefits also registered as "Very High," though it showed the most variation among the groups ( $M = 4.90$  to  $4.94$ ). Elementary-educated farmers had the highest mean ( $M = 4.94$ ), while college

graduates had the lowest ( $M = 4.90$ ). This trend may indicate that farmers with lower educational attainment, who often rely more heavily on government subsidies, are more attuned to the specific benefits provided by the registry. This is supported by Hossain et al. (2024), who noted that government interventions in the Philippines have been increasingly "pro-poor," successfully reaching vulnerable groups who view these programs as essential safety nets. Furthermore, DA Western Visayas (2024) highlighted that the RSBSA has become the "fundamental requirement" for accessing all agri-fishery services, making the benefits (such as the P5,000 Rice Farmers Financial Assistance) a well-known fact among the farming population in Iloilo.

The overall results indicate that educational attainment does not significantly limit a farmer's ability to understand the RSBSA system in Ajuy, Iloilo. The near-perfect mean scores suggest an effective information environment. As noted by Casinillo (2020), while socio-demographic characteristics often influence agricultural knowledge, standardized government protocols and active local extension workers can create a "ceiling effect" where awareness becomes universal across a specific community.

**Table 4. Level of Awareness of Rice Farmers of the RSBSA Database in Ajuy, Iloilo when classified as to their Educational Attainment**

	<i>M</i>	<i>SD</i>	Description
<b>Purpose</b>			
Elementary	4.99	0.05	Very High Awareness
High school	4.99	0.04	Very High Awareness
College	4.99	0.04	Very High Awareness
<b>Requirements</b>			
Elementary	4.98	0.06	Very High Awareness
High school	4.97	0.08	Very High Awareness
College	4.95	0.11	Very High Awareness
<b>Benefits</b>			
Elementary	4.94	0.13	Very High Awareness
High school	4.91	0.12	Very High Awareness
College	4.90	0.16	Very High Awareness

Note: 1.00-1.80 – very low awareness; 1.81-2.60 – low awareness; 2.61-3.40 – moderate awareness; 3.41-4.20 – high awareness; 4.21-5.00 – very high awareness

**Level of awareness of rice farmers of the RSBSA database in Ajuy, Iloilo in terms of its purpose, requirements, and benefits when classified as to their farm size**

Table 5 presents the level of awareness of rice farmers in Ajuy, Iloilo, regarding the RSBSA database, categorized by farm size (1 hectare and below, and above 1 hectare). The "Very High Awareness" reported among rice farmers in Ajuy, Iloilo, underscores the successful penetration of the Department of Agriculture's (DA) information dissemination strategies. The consistency in scores between small-scale farmers (below 1 hectare) and those with larger holdings indicates that farm size does not act as a barrier to accessing information regarding government agricultural databases. The near-perfect mean of 4.99 for purpose suggests that farmers clearly understand the RSBSA as the primary targeting mechanism for government interventions. According to the Department of Agriculture (2024), the RSBSA serves as the foundational database for providing production inputs, financial assistance, and insurance services. The high awareness in Iloilo

specifically may be attributed to the province being designated as a national validation site. As noted by the Philippine Information Agency [PIA] (2021), Iloilo was selected for RSBSA validation due to its high number of registered farmers and its status as a major rice-producing hub, which likely intensified local information campaigns.

Furthermore, the high awareness level regarding "Requirements" ( $M = 4.96$ ) reflects the farmers' familiarity with the bureaucratic process of registration, such as the submission of valid IDs and farm profiling.

This aligns with findings from Conde (2024), who noted that while technical issues can exist in enrollment, the baseline awareness of document requirements among Philippine rice farmers is high because registration is a prerequisite for receiving critical support, such as the Rice Competitive Enhancement Fund (RCEF). The low standard deviation suggests that local agricultural extension workers in Ajuy have been effective in educating farmers on the necessary paperwork. Subsequently, the mean of 4.91 for "Benefits" indicates that farmers are well-informed about the incentives tied to the registry. Tayactac (2024) emphasizes that the RSBSA acts as an effective "safety net" for farmers under the Rice Tariffication Law, ensuring they receive high-quality seeds, machinery, and credit assistance. The slightly higher standard deviation in the benefits category (0.19) compared to the purpose category (0.04) might suggest minor variations in how different farmers perceive or experience these benefits, though the overall level remains exceptionally high. Furthermore, recent studies by Bitonio (2025) highlight that the integration of crop insurance through the Philippine Crop Insurance Corporation (PCIC) has further incentivized farmers to remain aware of their RSBSA status to protect their livelihoods against climate risks.

**Table 5. Level of Awareness of Rice Farmers of the RSBSA Database in Ajuy, Iloilo when classified as to their Farm Size**

	<i>M</i>	<i>SD</i>	Description
<b>Purpose</b>			
1 hectare and below	4.99	0.04	Very High Awareness
Above 1 hectare	4.99	0.04	Very High Awareness
<b>Requirements</b>			
1 hectare and below	4.96	0.10	Very High Awareness
Above 1 hectare	4.96	0.09	Very High Awareness
<b>Benefits</b>			
1 hectare and below	4.91	0.14	Very High Awareness
Above 1 hectare	4.91	0.19	Very High Awareness

Note: 1.00-1.80 – very low awareness; 1.81-2.60 – low awareness; 2.61-3.40 – moderate awareness; 3.41-4.20 – high awareness; 4.21-5.00 – very high awareness

**Level of access to government support services in terms of financial assistance, crop insurance, and agricultural inputs by RSBSA-registered farmers in Ajuy, Iloilo when taken as an Entire Group**

Table 6 presents the level of access to government support services among RSBSA-registered farmers in Ajuy, Iloilo. The data reveals an overall "Very High" level of access across all three measured indicators: Financial Assistance ( $M=4.68$ ,  $SD=0.33$ ), Crop Insurance ( $M=4.86$ ,  $SD=0.21$ ), and Agricultural Inputs ( $M=4.92$ ,  $SD=0.24$ ).

Agricultural inputs received the highest mean score indicating that farmers in Ajuy almost universally benefit from seed distributions, fertilizers, and machinery. This "Very High" access suggests a robust localized

distribution system. This aligns with recent findings by Bautista and Sumido (2021), who noted that localized interventions through the Rice Competitiveness Enhancement Fund (RCEF) have significantly streamlined the delivery of high-quality seeds and fertilizers to registered farmers in Western Visayas. The efficiency of this delivery is often attributed to the accuracy of the RSBSA (Registry System for Basic Sectors in Agriculture) database in identifying legitimate beneficiaries.

Moreover, crop insurance also yielded a "Very High" level of access which indicates that the Philippine Crop Insurance Corporation (PCIC) has successfully integrated its services with the local government's agricultural programs in Ajuy. According to Rola et al. (2022), the mandatory insurance coverage for farmers receiving government credit or grants has effectively increased insurance penetration in rural areas.

Likewise, while still "Very High," financial assistance recorded the lowest mean among the three, this slight variance may be due to the stringent documentation or liquidations required for cash grants compared to physical inputs. However, the score remains exceptional. Ceballos et al. (2023) emphasized that digital transformation in the distribution of financial aid (such as the use of Interventions Monitoring Cards) has reduced leakage and ensured that funds reach registered farmers more directly than in previous decades.

The very high access across all categories implies that the RSBSA registration is a powerful tool for inclusivity in Ajuy. This success reflects the broader goals of the Department of Agriculture's (2024) "Masagana Rice Industry Development Program," which prioritizes the clustering of farmers to ensure that government support is not only available but also highly accessible at the grassroots level.

**Table 6. Level of Access to Government Support Services by RSBSA-registered in Ajuy, Iloilo when taken as an Entire Group**

As an Entire Group	<i>M</i>	<i>SD</i>	Description
Access to Financial Assistance	4.68	0.33	Very High
Access to Crop Insurance	4.86	0.21	Very High
Access to Agricultural Inputs	4.92	0.24	Very High

Note: 1.00-1.80 – very low; 1.81-2.60 – low; 2.61-3.40 – moderate; 3.41-4.20 – high; 4.21-5.00 – very high

**Level of access to government support services in terms of financial assistance, crop insurance, and agricultural inputs by RSBSA-registered farmers in Ajuy, Iloilo when classified as to their age groups**

**The level of access to government support services was evaluated across three key dimensions:**

financial assistance, crop insurance, and agricultural inputs. The data were categorized according to the age groups of the farmers. As shown in Table 7, all age groups in Ajuy, Iloilo, reported a Very High level of access to all government support services. In the category of Financial Assistance, farmers aged above 70 years had the highest mean ( $M = 4.78$ ), followed by those aged 51-70 ( $M = 4.67$ ). For Crop Insurance, the 51-70 age group reported the highest access ( $M = 4.90$ ), closely followed by those above 70 ( $M = 4.88$ ). Similarly, in terms of Agricultural Inputs, the 51-70 age group yielded the highest mean ( $M = 4.97$ ), indicating near universal access. The findings reveal that RSBSA-registered farmers in Ajuy, Iloilo, enjoy a "Very High" level of access to government support. This suggests a highly effective implementation of the Registry System for Basic Sectors in Agriculture (RSBSA) in the municipality, which serves as the primary targeting mechanism for the Department of Agriculture (DA).

The very high access across all categories confirms that being registered in the RSBSA is a successful prerequisite for receiving government aid. According to Dumilag et al. (2024), the RSBSA acts as a critical infrastructure for public administration, ensuring that interventions like the Rice Competitiveness

Enhancement Fund (RCEF) reach the intended beneficiaries. The high scores in Ajuy indicate that the local government and the DA Western Visayas office have effectively streamlined the enrollment and distribution

processes. This is supported by Conde (2024), who noted that the implementation of the Philippine Crop Insurance Corporation (PCIC) programs via the RSBSA has been generally effective in the Visayas and Bicol regions, particularly in automating beneficiary identification.

A notable trend in the data is that older farmers (51-70 and above 70) often exhibit slightly higher means than those aged 50 and below. This phenomenon can be attributed to several factors. Recent demographic studies on Filipino rice farmers indicate that the average age of farmers in Iloilo is approximately 59 years, with some active farmers reaching up to 89 years (Philippine Journal of Science, 2025). Older farmers often possess more established relationships with barangay officials and agricultural extension workers, which facilitates the submission of documentary requirements. Furthermore, Bitonio (2025) emphasizes that the very high efficiency in indemnity claims and input distribution is often the result of strong collaboration between local officials and farmers. Older farmers, who are the primary stakeholders in rural communities, may be more prioritized or more persistent in pursuing these services. Conversely, younger farmers (50 and below) still reported very high access, but the slightly lower mean may reflect the general trend of younger generations being less integrated into traditional agricultural systems or having smaller landholdings (PIDS, 2025).

The high access to crop insurance is particularly significant given the Philippines' vulnerability to climate-related disasters. IRRI (2025) highlights that the integration of RSBSA with PCIC insurance provides a "cushion" for farmers against losses from typhoons and droughts. In Ajuy, the near-perfect scores for agricultural inputs suggest that seeds, fertilizers, and machinery are being distributed equitably. Reyes et al. (2024) argue that such high levels of input accessibility are essential for maintaining national food security, especially as input costs continue to rise globally.

**Table 7. Level of Access to Government Support Services by RSBSA-registered in Ajuy, Iloilo when classified as to their Age**

	<i>M</i>	<i>SD</i>	Description
<b>Access to Financial Assistance</b>			
50 years old and below	4.62	0.35	Very High
51 -70 years old	4.67	0.35	Very High
Above 70 years old	4.78	0.22	Very High
<b>Access to Crop Insurance</b>			
50 years old and below	4.79	0.15	Very High
51 -70 years old	4.90	0.15	Very High
Above 70 years old	4.88	0.16	Very High
<b>Access to Agricultural Inputs</b>			
50 years old and below	4.82	0.36	Very High
51 -70 years old	4.97	0.13	Very High
Above 70 years old	4.94	0.19	Very High

Note: 1.00-1.80 – very low; 1.81-2.60 – low; 2.61-3.40 – moderate; 3.41-4.20 – high; 4.21-5.00 – very high

**Level of access to government support services in terms of financial assistance, crop insurance, and agricultural inputs by RSBSA-registered farmers in Ajuy, Iloilo when classified as to their educational attainment**

The level of access to government support services among RSBSA-registered farmers in Ajuy, Iloilo, was assessed across three key dimensions: financial assistance, crop insurance, and agricultural inputs. The results are classified according to the farmers' educational attainment (Elementary, High School, and College).

Farmers with an elementary level of education reported the highest level of access to financial assistance ( $M = 4.91, SD = 0.21$ ), described as "Very High." Both high school graduates and college-educated farmers reported a mean of 4.66 ( $SD = 0.32$  and  $0.34$ , respectively), which also falls under the "Very High" category. The level of access to crop insurance was consistently "Very High" across all educational levels. Elementary graduates showed the highest mean score ( $M = 4.91, SD = 0.16$ ), followed closely by high school graduates ( $M = 4.89, SD = 0.16$ ) and college graduates ( $M = 4.83, SD = 0.25$ ). Access to agricultural inputs received the highest overall ratings. Elementary graduates reported a mean of 4.97 ( $SD = 0.14$ ), high school graduates 4.95 ( $SD = 0.21$ ), and college graduates 4.89 ( $SD = 0.26$ ). All values represent a "Very High" level of access.

The findings indicate that the level of access to government support services for RSBSA-registered farmers in Ajuy, Iloilo, is "Very High" regardless of their educational attainment. This suggests a highly inclusive and efficient delivery system by the local government and the Department of Agriculture (DA). The very high access across all groups can be attributed to the mandatory nature of the Registry System for Basic Sectors in Agriculture (RSBSA). According to the Department of Agriculture (2024), the RSBSA serves as the primary targeting mechanism for all government interventions, including the Rice Farmer Financial Assistance (RFFA) and the Fuel Assistance to Farmers Project. Because these programs are strictly tied to registration rather than educational qualifications, the very high scores reflect the success of the RSBSA in democratizing access to resources.

An interesting trend in the data is that farmers with only an elementary education reported slightly higher mean scores across all categories compared to their college-educated counterparts. While previous literature often suggests that higher education leads to better awareness and adoption of services (Li et al., 2022), the current findings suggest that in Ajuy, the government's outreach effectively reaches those with lower formal education. This may be due to the active role of Municipal Agricultural Offices (MAO) and agricultural technicians who provide direct on-site assistance for RSBSA registration and subsidy applications, which bridges the "knowledge gap" typically associated with educational levels (Casinillo, 2020). Furthermore, the very high access to crop insurance is particularly noteworthy. Traditionally, insurance adoption in the Philippines has been low due to a lack of understanding of risk management. However, recent initiatives by the Philippine Crop Insurance Corporation (PCIC) and the integration of insurance as a requirement for other loans or subsidies have likely driven this high level of participation. As noted by Sufyadi and Apriadi (2020), while education can influence the perception of risk, institutional support and the simplification of the application process (through the RSBSA) are more critical factors in ensuring actual access. The results regarding agricultural inputs represent the highest scores in the study. This aligns with the implementation of the Rice Competitiveness Enhancement Fund (RCEF), which provides high-quality seeds and fertilizers to registered farmers. Inocencio et al. (2024) emphasized that government subsidies in the Philippines have become more targeted toward low-income and smallholder farmers to ensure food security. The high ratings from elementary-level farmers suggest that these individuals, who may rely more heavily on government subsidies than more affluent college-educated farmers, are successfully integrated into the distribution network.

**Table 8. Level of Access to Government Support Services by RSBSA-registered in Ajuy, Iloilo when classified as to their Educational Attainment**

	<i>M</i>	<i>SD</i>	Description
<b>Access to Financial Assistance</b>			
Elementary	4.91	0.21	Very High

High school	4.66	0.32	Very High
College	4.66	0.34	Very High
<b>Access to Crop Insurance</b>			
Elementary	4.91	0.16	Very High
High school	4.89	0.16	Very High
College	4.83	0.25	Very High
<b>Access to Agricultural Inputs</b>			
Elementary	4.97	0.14	Very High
High school	4.95	0.21	Very High
College	4.89	0.26	Very High

Note: 1.00-1.80 – very low; 1.81-2.60 – low; 2.61-3.40 – moderate; 3.41-4.20 – high; 4.21-5.00 – very high

### **Level of access to government support services in terms of financial assistance, crop insurance, and agricultural inputs by RSBSA-registered farmers in Ajuy, Iloilo when classified as to their farm size**

The study assessed the level of access to three primary government support services—financial assistance, crop insurance, and agricultural inputs—among farmers in Ajuy, Iloilo, categorized by farm size (1 hectare and below vs. above 1 hectare).

As shown in Table 9, results revealed that Farmers with landholdings of 1 hectare and below recorded a mean score of 4.66 ( $SD = 0.33$ ), while those with above 1 hectare had a slightly higher mean of 4.70 ( $SD = 0.34$ ). Both groups interpreted this as “Very High” access. This suggests that the Registry System for Basic Sectors in Agriculture (RSBSA) effectively bridges the gap between smallholder farmers and credit facilities. According to the Department of Agriculture (2025), the RSBSA serves as the primary “green lane” for financial interventions, such as the Fuel Assistance to Farmers Project and the Rice Farmers Financial Assistance (RFFA). Recent policy shifts have increasingly prioritized RSBSA-registered farmers for digital cash transfers via Intervention Monitoring Cards (IMC), ensuring that even those with the smallest plots receive direct financial aid (DA, 2025).

Moreover, access to crop insurance yielded the highest consistency across groups. Farmers with 1 hectare and below had a mean of 4.85 ( $SD = 0.23$ ), and those above 1 hectare had a mean of 4.88 ( $SD = 0.18$ ), both signifying “Very High” access. This high level of access reflects the Philippine Crop Insurance Corporation's (PCIC) mandate to provide full premium subsidies for RSBSA-listed farmers. Conde (2024) highlights that the PCIC has streamlined its enrollment process, making the RSBSA ID a sufficient requirement to trigger automatic coverage for rice and corn. Furthermore, the introduction of satellite-based monitoring like the Area-Based Yield (ARBY) index insurance in 2024–2025 has improved the reliability of these services, encouraging farmers of all sizes to maintain their insurance coverage (IRRI, 2025).

Similarly, agricultural inputs, such as seeds and fertilizers, received the highest mean scores in the study. Smallholders (1 hectare and below) recorded a mean of 4.93 ( $SD = 0.19$ ), while larger farm holders (above 1 hectare) recorded 4.90 ( $SD = 0.31$ ). This very high level of access is likely a result of the localized distribution systems managed by the Municipal Agriculture Office (MAO) in Ajuy. A study by Reyes and Mina (2024) notes that government programs like the Rice Competitiveness Enhancement Fund (RCEF) have successfully utilized RSBSA data to automate the distribution of high-quality seeds and fertilizers. The data suggests that in Ajuy, the distribution is equitable, as farm size does not significantly hinder a farmer's ability to receive these inputs.

The results indicate an exemplary level of government service delivery in Ajuy, Iloilo. The minimal difference in mean scores between small and large farm owners suggests that the RSBSA acts as an equalizer, ensuring

that support is based on registration and eligibility rather than land wealth. This aligns with the National Agricultural and Fishery Mechanization Program (2023-2028), which emphasizes that digitalized registries like RSBSA reduce "leakage" and ensure that interventions reach the intended beneficiaries (BAFE, 2024).

**Table 9. Level of Access to Government Support Services by RSBSA-registered in Ajuy, Iloilo when classified as to their Farm Size**

	<i>M</i>	<i>SD</i>	Description
<b>Access to Financial Assistance</b>			
1 hectare and below	4.66	0.33	Very High
Above 1 hectare	4.70	0.34	Very High
<b>Access to Crop Insurance</b>			
1 hectare and below	4.85	0.23	Very High
Above 1 hectare	4.88	0.18	Very High
<b>Access to Agricultural Inputs</b>			
1 hectare and below	4.93	0.19	Very High
Above 1 hectare	4.90	0.31	Very High

Note: 1.00-1.80 – very low; 1.81-2.60 – low; 2.61-3.40 – moderate; 3.41-4.20 – high; 4.21-5.00 – very high

## CONCLUSION AND RECOMMENDATION

Based on the finding, the study concludes that Ajuy’s agriculture is currently sustained by highly educated but aging smallholder farmers. While the high educational attainment (52.70% college level) provides a strong foundation for adopting smart farming and "Agriculture 4.0," the "vanishing farmer" trend (51.70% aged 51–70) and land fragmentation (66% at 1 hectare or less) pose long-term risks to productivity. Without youth involvement and cooperative scaling, the sector remains vulnerable despite its intellectual capacity. There is total clarity and universal understanding regarding why the RSBSA exists. The farmers clearly perceive the registry as the mandatory gateway for government aid and the Rice Competitiveness Enhancement Fund (RCEF). This indicates that the Department of Agriculture’s core message—"registration equals representation"—has been successfully institutionalized. Procedural knowledge is driven by experience rather than formal education. While all groups showed very high awareness, the higher scores among older farmers and those with elementary education suggest that frequent interaction with the Municipal Agricultural Office and the immediate need for inputs (seeds and fertilizers) have made these farmers masters of the bureaucratic process. The local extension services have effectively eliminated educational barriers to registration. Furthermore, the perception of benefits is strongest among the most vulnerable. Farmers who rely most heavily on government subsidies as a safety net—specifically older farmers and those with lower formal education—demonstrate the keenest awareness of what they stand to gain. It is also noted that financial assistance consistently recorded a very high level of access across all demographics. While it occasionally yielded the lowest mean relative to the other two dimensions, this is attributed to the more rigorous documentation and liquidation requirements inherent in cash grants. Access to crop insurance demonstrates remarkable consistency across the board. The integration of the Philippine Crop Insurance Corporation (PCIC) with the RSBSA database has made insurance coverage nearly automatic for registered farmers. The mandatory nature of insurance for those receiving other government aids has successfully institutionalized risk management in the local farming community. Agricultural inputs (seeds, fertilizers, and machinery) emerged as the most accessible dimension. The data indicates near-universal benefit from the Rice Competitiveness Enhancement Fund (RCEF). This dimension proves that the local distribution system in Ajuy is exceptionally equitable; neither small landholdings nor lower educational attainment act as barriers to receiving physical inputs. It is

therefore recommended that the Department of Agriculture may leverage the community's high literacy and RSBSA compliance to transition from simple input distribution to a digital "Smart-Agri" professionalization program that incentivizes educated youth to co- manage fragmented family farms.

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